

# HEALTHCARE LEADERSHIP COUNCIL

## MEDICARE AND YOU

This chart describes out-of-pocket costs under the new Medicare Rx benefit for beneficiaries currently lacking drug coverage. It includes estimated savings of 20% on Rx drugs resulting from savings achieved by your insurer. **Participation is entirely optional.**

See how this new voluntary Medicare Rx plan could help you. First, find the column that describes your total household income. Select the row with your total annual *individual* drug cost and align it with the appropriate column for total household income. The dollar figure in the box is your share of annual individual drug costs excluding the premium.

### Total Household Income - Married

Total annual individual drug costs	<b>Less than \$13,250</b> <sup>1/</sup> Participation is free <i>Co-pay:</i> <i>\$1 generic/\$3 brand</i>	<b>\$13,250 to \$17,887</b> Participation is free <i>Co-pay:</i> <i>\$2 generic/\$5 brand</i>	<b>\$17,888 to \$19,875</b> Estimated annual premium: \$0-\$420 <sup>2/</sup> <i>Co-pay:</i> <i>\$2 generic/\$5 brand</i> <sup>3/</sup>	<b>Greater than \$19,875</b> Estimated annual premium: \$420 <i>Co-pay:</i> <i>\$2 generic/\$5 brand</i> <sup>3/</sup>
\$50	\$1	\$1	\$40	\$40
\$100	\$3	\$6	\$54	\$80
\$200	\$4	\$7	\$66	\$160
\$400	\$9	\$15	\$90	\$267
\$800	\$19	\$34	\$138	\$347
\$1,200	\$28	\$49	\$186	\$427
\$1,600	\$37	\$64	\$234	\$507
\$2,400	\$56	\$98	\$330	\$667
\$3,200	\$75	\$132	\$426	\$1,060
\$4,000	\$93	\$162	\$522	\$1,700
\$4,800	\$112	\$196	\$618	\$2,340
\$5,500	\$128	\$224	\$702	\$2,900
\$11,000	\$256	\$448	\$1,362	\$3,789
\$22,000	\$513	\$897	\$2,682	\$4,240

<sup>1/</sup> Also includes individuals eligible for full Medicaid benefits.

<sup>2/</sup> Premium varies based on household income.

<sup>3/</sup> Added deductible and co-insurance responsibility.

**For the latest information on the new Medicare Rx plan call 1-800-MEDICARE or visit the internet website <http://www.medicare.gov>**

Figures taken from a graphic prepared by The Lewin Group.

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### Total Household Income - Single

Total annual individual drug costs	<b>Less than \$10,295</b> <sup>1/</sup> Participation is free <i>Co-pay:</i> <i>\$1 generic/\$3 brand</i>	<b>\$10,295 to \$13,896</b> Participation is free <i>Co-pay:</i> <i>\$2 generic/\$5 brand</i>	<b>\$13,897 to \$15,441</b> Estimated annual premium: \$0-\$420 <sup>2/</sup> <i>Co-pay:</i> <i>\$2 generic/\$5 brand</i> <sup>3/</sup>	<b>Greater than \$15,441</b> Estimated annual premium: \$420 <i>Co-pay:</i> <i>\$2 generic/\$5 brand</i> <sup>3/</sup>
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